

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:	Case No. 14-23708JAD
NICOLE M SEDDON	
Debtor(s)	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/12/2014.
- 2) The plan was confirmed on 10/16/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/28/2015, 09/30/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/11/2019.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$253,022.99.
- 10) Amount of unsecured claims discharged without payment: \$63,052.55.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$120,525.50
Less amount refunded to debtor	\$1,615.70

**NET RECEIPTS:** **\$118,909.80**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,885.25
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$8,385.25**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Secured	0.00	318.77	318.77	318.77	0.00
BANK OF AMERICA NA**	Secured	8,749.94	8,919.15	0.00	9,641.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	4,080.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	7,545.00	NA	NA	0.00	0.00
CITIBANK NA(*)++	Unsecured	805.00	804.57	804.57	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	25.84	25.84	0.00
CREDIT FIRST NA*	Unsecured	1,420.00	1,474.49	1,474.49	47.35	0.00
DISCOVER BANK(*)	Unsecured	260.00	229.12	229.12	7.36	0.00
DISCOVER BANK(*)	Unsecured	14,600.00	14,711.29	14,711.29	472.46	0.00
DISCOVER PERSONAL LOANS**	Unsecured	18,000.00	18,646.62	18,646.62	598.84	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	0.00	152.91	152.91	4.91	0.00
ECAST SETTLEMENT CORP	Unsecured	11,411.00	11,410.74	11,410.74	366.46	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	28,740.70	NA	NA	28,476.00	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	32,668.49	32,668.49	3,232.98	3,232.98	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	0.00	0.00	0.00	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Secured	0.00	NA	452.00	452.00	0.00
GREEN TREE SERVICING LLC(*)	Secured	0.00	79.31	79.31	79.31	0.00
NATIONAL COLLEGIATE STUDENT L	Unsecured	5,640.00	5,682.04	5,682.04	182.48	0.00
NAVIENT SOLUTIONS LLC O/B/O US	Unsecured	102,000.00	103,430.26	103,430.26	3,321.68	0.00
NEW REZ LLC D/B/A SHELLPOINT M	Secured	132,559.67	123,996.40	0.00	63,114.76	0.00
PITTSBURGH WATER & SEWER AUT	Secured	NA	0.00	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUT	Secured	NA	0.00	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,150.00	2,143.78	2,143.78	68.85	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	395.57	395.57	12.71	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,805.00	2,884.28	2,884.28	92.63	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	255.00	253.91	253.91	8.16	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$72,755.76	\$0.00
Mortgage Arrearage	\$398.08	\$398.08	\$0.00
Debt Secured by Vehicle	\$3,684.98	\$32,160.98	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,083.06</b>	<b>\$105,314.82</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$25.84	\$25.84	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$25.84</b>	<b>\$25.84</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$162,219.58</b>	<b>\$5,183.89</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration		<u>\$8,385.25</u>	
Disbursements to Creditors		<u>\$110,524.55</u>	
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$118,909.80</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/13/2020

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.